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Official Form 1 (4/0	07)				carriori		90 -	0. ±0					
	Uni				ruptcy of Illino						Vol	luntary	Petition
Name of Debtor (if in Burson-Farley,		st, First, N	/liddle):			Name	of Joint	Debtor (S	Spouse	e) (Last, First	, Middle):		
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):					All O (inclu	All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):							
Last four digits of Soc xxx-xx-5109	c. Sec./Complete EI	IN or oth	er Tax II	D No. (if mo	re than one, star	te all) Last 1	our digit	s of Soc. S	Sec./C	omplete EIN	or other T	ax ID No. (if	f more than one, state all
Street Address of Debtor (No. and Street, City, and State): 2555 Victor Avenue Apt. 312					Stree	Street Address of Joint Debtor (No. and Street, City, and State):							
Glenview, IL				_	ZIP Code								ZIP Code
County of Residence	or of the Principal I	Place of 1	Rusiness		60025	Coun	ty of Res	idence or	of the	Principal Pla	ace of Busi	ness.	
Cook	or or the Timespuri	i iuce or i	Business	•		Coun	ty of Res	idence of	or the	i i i i i i i i i i i i i i i i i i i	acc or Busi	ness.	
Mailing Address of Debtor (if different from street address): 714 Reba Evanston, IL					ng Addre	ess of Join	t Debt	tor (if differe	nt from stre	eet address):			
				Г	ZIP Code 60202								ZIP Code
Location of Principal (if different from stree		Debtor		•		•							
	of Debtor Organization)				of Business one box)			Cł	•	r of Bankrup Petition is Fi			ch
(Check one box) ■ Individual (includes Joint Debtors) See Exhibit D on page 2 of this form. □ Corporation (includes LLC and LLP) □ Partnership □ Other (If debtor is not one of the above entities, check this box and state type of entity below.)			□ Health Care Business □ Single Asset Real Estate as defin in 11 U.S.C. § 101 (51B) □ Railroad □ Stockbroker □ Commodity Broker □ Clearing Bank □ Other ☐ Tax-Exempt Entity (Check box, if applicable) □ Debtor is a tax-exempt organiza under Title 26 of the United State Code (the Internal Revenue Code)				Chapter 11 of a Foreign Main Proceeding Chapter 12 Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding Nature of Debts (Check one box) Debts are primarily consumer debts, Debts are primarily defined in 11 U.S.C. § 101(8) as business debts. "incurred by an individual primarily for				eding Recognition roceeding s are primarily		
	Filing Fee (Cl	heck one					k one box			Chapter 11	Debtors		
is unable to pay fe	aid in installments (lication for the cour see except in installn	t's considered to the consider	leration le 1006(pter 7 ir	certifying to be certifying to be certifying to be certified t	hat the debt cial Form 3A only). Must	Chec	Debtor Debtor if: Debtor to insid all appl A plan Accept	is a small is not a si 's aggregaters or affi icable box is being f ances of t	mall b ate nor iliates) xes: ïled w he pla		or as define iquidated dan \$2,190,00 on. ted prepetion	ed in 11 U.S lebts (exclude)00.	.C. § 101(51D). ling debts owed ne or more
Statistical/Administr ☐ Debtor estimates t			or distril	oution to u	nsecured cre	editors.				THIS	S SPACE IS	FOR COURT	USE ONLY
Debtor estimates t						ive expens	es paid,						
Estimated Number of	onds available for di	istributio	ii to uns	ecurea cred	HIOTS.					-			
1- 50-		200-	1,000-	5,001-	10,001-	25,001-	50,001	I- OVE	ER				
49 99 ■ □		99 -	5,000	10,000	25,000	50,000	100,00	0 100,0					
Estimated Assets	<u></u>								1	-			
\$0 to \$10,000	\$10,001 to \$100,000		□ \$100 \$1 m	0,001 to nillion		000,001 to 0 million	_	More than \$100 milli					
Estimated Liabilities				_	_		_						
\$0 to \$50,000	\$50,001 to \$100,000			0,001 to nillion		000,001 to 0 million		More than \$100 milli					

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Official Form		Page 2 of 10	FORM B1, Page 2			
Voluntary		Name of Debtor(s): Burson-Farley, Willette J.				
(This page mu	st be completed and filed in every case)					
T a antion	All Prior Bankruptcy Cases Filed Within Last		<u> </u>			
Location Where Filed:	- None -	Case Number:	Date Filed:			
Location Where Filed:		Case Number:	Date Filed:			
	nding Bankruptcy Case Filed by any Spouse, Partner, or	Affiliate of this Debtor (If more than	one, attach additional sheet)			
Name of Debto	or:	Case Number:	Date Filed:			
District:		Relationship:	Judge:			
forms 10K ar pursuant to S and is reques	Exhibit A leted if debtor is required to file periodic reports (e.g., and 10Q) with the Securities and Exchange Commission ection 13 or 15(d) of the Securities Exchange Act of 1934 ting relief under chapter 11.) A is attached and made a part of this petition.	(To be completed if debtor is an individual I, the attorney for the petitioner named have informed the petitioner that [he o 12, or 13 of title 11, United States Cod				
	r own or have possession of any property that poses or is alleged to Exhibit $\mathbf C$ is attached and made a part of this petition.		harm to public health or safety?			
Exhibit I If this is a join	eted by every individual debtor. If a joint petition is filed, each completed and signed by the debtor is attached and made a	a part of this petition.	separate Exhibit D.)			
	Information Regardin	g the Debtor - Venue				
	(Check any ap Debtor has been domiciled or has had a residence, principal days immediately preceding the date of this petition or for	al place of business, or principal asset	s in this District for 180			
	There is a bankruptcy case concerning debtor's affiliate, ge	•				
Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.						
	Statement by a Debtor Who Resides (Check all appl		/			
0	Landlord has a judgment against the debtor for possession	•	complete the following.)			
	(Name of landlord that obtained judgment)					
	(Address of landlord)					
	Debtor claims that under applicable nonbankruptcy law, the permitted to cure the entire monetary default that gave rise possession was entered, and	ere are circumstances under which the to the judgment for possession, after	e debtor would be the judgment for			
	Debtor has included in this petition the deposit with the con after the filing of the petition.	urt of any rent that would become due	e during the 30-day period			

Title of Authorized Individual

Date

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

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Official Form 1, Exhibit D (10/06)

United States Bankruptcy Court Northern District of Illinois

In re	Willette J. Burson-Farley		Case No.	
		Debtor(s)	Chapter	7

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.][Summarize exigent circumstances here.] ____

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

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Official Form 1, Exh. D (10/06) - Cont.

□ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable
statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or
mental deficiency so as to be incapable of realizing and making rational decisions with respect to
financial responsibilities.);
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being
unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or
through the Internet.);
☐ Active military duty in a military combat zone.
Active initially duty in a initially compact zone.
☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling
requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.
Signature of Debtor: X Illa Down Land
Willette J. Burson-Farley
Date: 1/15/08

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total Fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

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B 201 (04/09/06)

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

Certificate of Attorney I hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code. Melvin J. Kaplan, Bennett A. Kahn, Rae Kaplan Date Printed Name of Attorney Address: 55 E. Jackson Blvd. Suite 650 Chicago, IL 60604 (312)294-8989 Certificate of Debtor I (We), the debtor(s), affirm that I (we) have received and read this notice Willette J. Burson-Farley Printed Name(s) of Debtor(s) Signature of Debtor Case No. (if known) Signature of Joint Debtor (if any) Date American Express P.O. Box 981537 El Paso, TX 79998

American Express P.O. Box 981537 El Paso, TX 79998

Bank of America P.O. Box 15027 Wilmington, DE 19850-5027

Bank of America 4060 Ogletown Stan DES-019-03-07 Newark, DE 19713

Chase 3415 Vision Drive Columbus, OH 43219-6009

Chase/Bank One Card Serv 800 Brooksedge Blvd Westerville, OH 43081

CIT Financial 8000 Sagemore Drive, Ste. 8202 Marlton, NJ 08053

CIT Group, Inc. P.O. Box 24330 Oklahoma City, OK 73124-0330

Citi P.O. Box 6241 Sioux Falls, SD 57117

HSBC NV P.O. Box 19360 Portland, OR 97280

HSBC/Best Buy P.O. Box 15521 Wilmington, DE 19805 HSBC/Value City Dept Sto P.O. Box 15521 Wilmington, DE 19805

Kohls/Chase N56W17000 Ridgewood Drive Menomonee Falls, WI 53051

Lord & Taylor P.O. Box 1628 Maryland Heights, MO 63043

National Colegiate Truts/AES P.O. Box 2461 Harrisburg, PA 17105-2461

Sears/CBSD 8725 W. Sahara Avenue MC 02/02/03 The Lakes, NV 89163-7802

Teri Loan Orgination P.O. Box 848108 Boston, MA 02284-8108

The National Collegiate Trust c/o FMDS - The Prudential Tower 800 Boylston Street, 34th Floor Boston, MA 02199-8157

Universal Guardian Accep 702 Felix Street Saint Joseph, MO 64501

UNVL/Citi P.O. Box 6241 Sioux Falls, SD 57117

Washmtl/Prov P.O. Box 660509 Dallas, TX 75266-0509 Wells Fargo Education Sv Sales & Service P.O. Box 5185 Sioux Falls, SD 57117

WFNNB/Service Merch Prop P.O. Box 2974 Mission, KS 66201